

Certificate Number: 05781-PAM-DE-027765072

Bankruptcy Case Number: 12-04230



05781-PAM-DE-027765072

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 17, 2016, at 7:24 o'clock AM PDT, Joe Wells completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 18, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President